

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

TERRELL G KENNEDY  
SABRINA ELLIS  
Debtor(s)

Case No. 09-08976

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/17/2009.
- 2) The plan was confirmed on 07/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/01/2010.
- 5) The case was dismissed on 06/11/2010.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,250.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,696.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$3,696.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$203.22
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$2,503.22**

Attorney fees paid and disclosed by debtor:	\$700.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T WIRELESS	Unsecured	1,287.00	NA	NA	0.00	0.00
AT&T WIRELESS	Unsecured	199.00	NA	NA	0.00	0.00
B REAL LLC	Unsecured	362.00	360.94	360.94	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	2,100.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	513.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	4,325.00	2,550.00	2,550.00	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	643.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	1,459.00	3,865.22	3,865.22	0.00	0.00
DYCK O NEAL INC	Unsecured	NA	73,560.76	73,560.76	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	428.00	424.91	424.91	0.00	0.00
FIA CARD SERVICES	Unsecured	582.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	282.00	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Unsecured	1,756.00	NA	NA	0.00	0.00
HARRIS BANK CONSUMER LOAN CT	Secured	0.00	0.00	0.00	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	300.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,420.00	3,286.23	3,286.23	1,192.78	0.00
INTERNAL REVENUE SERVICE	Unsecured	903.00	1,506.62	1,506.62	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	687.00	740.30	740.30	0.00	0.00
NICOR GAS	Unsecured	618.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,061.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Unsecured	54,132.00	67,284.41	67,284.41	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	749.00	823.81	823.81	0.00	0.00
SOCIAL SECURITY ADMINISTRATION	Unsecured	38,320.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	2,004.00	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	NA	855.63	855.63	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,286.23	\$1,192.78	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,286.23</b>	<b>\$1,192.78</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$151,972.60</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,503.22</u>
Disbursements to Creditors	<u>\$1,192.78</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,696.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/17/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.